United States Bankruptcy Court Middle District of Pennsylvania

In re: Case No. 16-00797-HWV
Robert A. Bennett Chapter 13

Jacqueline E. Bennett Debtors

CERTIFICATE OF NOTICE

District/off: 0314-1 User: AutoDocke Page 1 of 3
Date Rcvd: May 19, 2021 Form ID: 3180W Total Noticed: 25

The following symbols are used throughout this certificate:

Symbol Definition

+ Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS

regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 21, 2021:

Recip ID db/jdb	Recipient Name and Address + Robert A. Bennett, Jacqueline E. Bennett, 51 Nace Drive, Hanover, PA 17331-9410
cr	Discover Student Loans, PO BOX 6107, Carol Stream, IL 60197-6107
cr	+ Ditech Financial LLC, PO BOX 0049, Palatine, IL 60078
4792217	+ Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
4942291	+ Citibank, N.A., Firstmark Services, PO Box 82522, Lincoln NE 68501-2522
4765343	+ Citizens Bank, N.A., f/k/a RBS Citizens, N.A., s/b/m to CCO Mortgage Corp., 10561 Telegraph Road, Glen Allen, VA 23059-4577
4757103	Citizens One Home Loans, P O Box 42111, Providence, RI 02940-2111
4782347	Discover Student Loans, C/O Great Lakes, PO BOX 3059 Milwaukee, WI 53201-3059
4757104	Ditech, P O Box 94710, Palatine, IL 60094-4710
4769258	+ Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013

TOTAL: 10

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time

Recip ID		Notice Type: Email Address Email/Text: bkdepartment@rtresolutions.com	Date/Time	Recipient Name and Address
CI		Email/Text. okacpartifette fitesofutions.com	May 19 2021 19:10:00	Real Time Resolutions, Inc., 1349 Empire Central Drive, Suite #150, Dallas, TX 75247-4029
cr		EDI: TFSR.COM	May 19 2021 22:53:00	Toyota Motor Credit Corporation, 19001 South Western Ave., EF-12, Torrance, CA 90501
4757101		EDI: BANKAMER.COM	May 19 2021 22:53:00	Bank of America, P O Box 15019, Wilmington, DE 19886-5019
4808101		EDI: WFFC.COM	May 19 2021 22:53:00	Bank of America, N.A., c/o Ditech Financial LLC, P.O. Box 6154, Rapid City, SD 57709-6154
4757102		EDI: CAPITALONE.COM	May 19 2021 22:53:00	Capital One Bank (USA), N.A., P O Box 71083, Charlotte, NC 28272-1083
4804640		EDI: BL-BECKET.COM	May 19 2021 22:53:00	Capital One NA, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
4762387	+	EDI: CITICORP.COM	May 19 2021 22:53:00	Citibank N.A., c/o Citibank (South Dakota), N.A., ATTN: Claims Dept. MC 2235, 701 E 60th Street North, Sioux Falls, SD 57104-0432
4793869	+	EDI: DISCOVERSL.COM	May 19 2021 22:53:00	Discover Student Loans, PO BOX 30925, Salt Lake City, UT 84130-0925
4757105		Email/Text: PBNCNotifications@peritusservices.com	May 19 2021 19:09:00	Kohl's, P O Box 2983, Milwaukee, WI 53201-2983
4808099		EDI: PRA.COM	May 19 2021 22:53:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
5040055		Email/Text: bkdepartment@rtresolutions.com	May 19 2021 19:10:00	Real Time Resolutions, Inc., 1349 Empire Central Drive, Suite 150, Dallas, Texas 75247-4029
4773314		EDI: RECOVERYCORP.COM	May 19 2021 22:53:00	Recovery Management Systems Corporation, 25 S.E. 2nd Avenue, Suite 1120, Miami, FL

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33131-1605

4757106 EDI: CITICORP.COM

May 19 2021 22:53:00 Sears, P O Box 9001055, Louisville, KY

40290-1055

4757107 EDI: TFSR.COM

May 19 2021 22:53:00 Toyota Finanical Services, P O Box 5855, Carol

Stream, IL 60197-5855

4778764 EDI: WFFC.COM

May 19 2021 22:53:00 United States Department of Education, Claims

Filing Unit, P O Box 8973, Madison, WI

3708-8973

TOTAL: 15

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID Bypass Reason Name and Address

5040056 * Real Time Resolutions, Inc., 1349 Empire Central Drive, Suite 150, Dallas, Texas 75247-4029

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 21, 2021 Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 19, 2021 at the address(es) listed below:

Name Email Address

Barbara Ann Fein

on behalf of Creditor Toyota Motor Credit Corporation bfein@sanddlawyers.com mhanford@sanddlawyers.com

Jack N Zaharopoulos (Trustee)

TWecf@pamd13trustee.com

James Warmbrodt

on behalf of Creditor Toyota Motor Credit Corporation bkgroup@kmllawgroup.com

Larry W. Wolf

on behalf of Debtor 2 Jacqueline E. Bennett ephillips@larrywwolf.com kcrider@larrywwolf.com

Larry W. Wolf

on behalf of Debtor 1 Robert A. Bennett ephillips@larrywwolf.com kcrider@larrywwolf.com

Mary F Kennedy

on behalf of Creditor Citizens Bank N.A. f/k/a RBS Citizens, N.A. mary@javardianlaw.com, coleen@javardianlaw.com

Philip C Warholic

on behalf of Creditor Discover Bank pwarholic@jaffeandasher.com

Recovery Management Systems Corporation

orporation claims@recoverycorp.com

United States Trustee

ustpregion03.ha.ecf@usdoj.gov

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TOTAL: 9

Order of Discharge

5/19/21

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Robert A. Bennett

Case number: 1:16-bk-00797-HWV

Jacqueline E. Bennett

By the court:

Honorable Henry W. Van Eck Chief Bankruptcy Judge By: DaneishaDunbarYancey, Deputy

Clerk

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- debts that are domestic support obligations;
- debts for most student loans;
- debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

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Chapter 13 Discharge

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- debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- some debts which the debtors did not properly list;
- debts provided for under 11 U.S.C. §
 1322(b)(5) and on which the last payment
 or other transfer is due after the date on
 which the final payment under the plan
 was due;
- debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

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